

GOLDEN GAZETTE

A Monthly Newspaper for Senior Adults in the Fairfax Area

February 2011

Serving Seniors for 34 Years

VOL. 34, NO. 10

Are You a Hospital Inpatient or Outpatient? If You Have Medicare—Ask!

Did you know that even if you stay in the hospital overnight, you might still be considered an outpatient? Your hospital status (whether the hospital considers you an inpatient or outpatient) affects how much you pay for hospital services (like X-rays, drugs, and lab tests). Your hospital status also may affect whether Medicare will cover care you get in a skilled nursing facility (SNF). An inpatient admission begins the day you are formally admitted to the hospital with a doctor's order. The day before you are discharged is your last inpatient day. You are an outpatient if you are getting emergency department services, observation services, lab tests, or X-rays, and the doctor hasn't written an order to admit you as an inpatient even if you spend the night at the hospital.

If you are in the hospital more than a few hours, always ask your doctor or the hospital staff if you are an inpatient or an outpatient.

There are differences in original Medicare coverage for hospital inpatients and outpatients and how these rules apply to some common situations. If

Cont. p. 4

This is an abridged version of the *Golden Gazette*. Policy prohibits publishing the ads that are included in the print version. If you would like to receive the print version on a monthly basis, please e-mail kathy.wilson@fairfaxcounty.gov. Large-print and recorded formats also are available. They are free!

Tax Relief Program

Fairfax County provides real estate tax relief for seniors and people with disabilities. To qualify, the following requirements must be met:

- The applicant must be at least 65 years of age, or permanently and totally disabled.
- Applicants who turn 65 or become permanently and totally disabled during the year of application also may qualify for tax relief on a prorated (a portion of the year) basis.
- If the dwelling is jointly owned by an applicant and spouse, either the applicant or the spouse must be at least 65 years of age or older, or permanently and totally disabled.
- The gross income from all sources of the owners of the dwelling and any relatives of the owners who reside in the dwelling may not exceed \$72,000.

Following are the income limitations and percentages of relief:

- \$52,000 or less-100 percent
- \$52,001-\$62,000-50 percent
- \$62,001-\$72,000-25 percent

Cont. p. 5

Fairfax County offices will be closed Monday, February 21.



GOLDEN GAZETTE

Published by the

COUNTY OF FAIRFAX, VIRGINIA

Department of Family Services

FAIRFAX AREA AGENCY ON AGING

12011 Government Center Parkway

Suite 708

Fairfax, VA 22035-1104

Telephone: 703-324-5411

Toll-free: 1-866-503-0217

TTY: 711

FAX: 703-449-8689

Web site: www.fairfaxcounty.gov/dfs/olderadultservices.

Online *Golden Gazette*: www.fairfaxcounty.gov/dfs/olderadultservices/goldengazette.htm.

The *Golden Gazette* is a free, monthly newspaper dedicated to serving persons age 60 and over in Fairfax County and the cities of Fairfax and Falls Church.

Grace Lynch

Communications Manager

Retha Lockhart

Editor/Advertising Manager

703-324-5479

retha.lockhart@fairfaxcounty.gov

Kathy Wilson

Mailing List Coordinator

703-324-5633

kathy.wilson@fairfaxcounty.gov

Publication of advertising contained herein does not constitute endorsement.



To comply with the Americans With Disabilities Act, the *Golden Gazette* is available in alternative formats. Call 703-324-5633 for information.

DEADLINES

ALWAYS the first of the month one month in **advance** (for ads, ad payments, and announcements). **The next deadline is February 1 for the March issue.**

ADDRESS ADDITIONS/CORRECTIONS AND CONTRIBUTIONS

Although the *Golden Gazette* accepts limited paid advertisements, reader contributions are critical to ensure continuation of the publication. We are very grateful to all of you who do send contributions, regardless of the amount (the average contribution is about \$7). **Please note that contributions are entirely voluntary.**

If you have an address change, are receiving duplicates, or if you would like to make a contribution, please complete the form below and mail to: ***Golden Gazette, Area Agency on Aging, 12011 Government Center Parkway, Suite 708, Fairfax, VA 22035-1104.*** Checks should be made payable to *County of Fairfax*. Please list your current address below or attach your mailing label and check the appropriate lines. If you prefer to call about address changes, the number is **703-324-5633**.

_____ Contribution check attached.

_____ I am **NOT** currently on your mailing list. Please add my name and address.

_____ I am already on your mailing list.

_____ I am moving. My new address in the Fairfax area will be:

NAME _____

CURRENT ADDRESS _____

Zip: _____

NEW ADDRESS (if applicable) _____

Zip: _____

TELEPHONE (in case we have a question) _____

The names and addresses of persons receiving the *Golden Gazette* are subject to disclosure pursuant to the Virginia Freedom of Information Act, VA Code Sec. 2.1-340 thru 346.1. Inquiries or complaints concerning this policy should be directed to the Fairfax Area Agency on Aging, 12011 Government Center Parkway, #708, Fairfax, VA 22035-1104.

The Fairfax Area Agency on Aging contracts with VRS Company, Inc., Great Falls, VA, for printing and mailing services.

February COA Meeting

The next meeting of the Fairfax Area Commission on Aging (COA) will be **Wednesday, February 16**, at 1 p.m., at the Braddock District Office, 9002 Burke Lake Rd., Burke. A public comment period is held at the beginning of each meeting. **(Note: The COA normally meets on the third Wednesday of each month, except August.)**

For additional information, to be placed on the mailing list, or to request special accommodations, please call **703-324-7746**, TTY 711.

February is American Heart Month

In recognition of American Heart Month, the National Heart, Lung, and Blood Institute (NHLBI) reminds women of all ages that heart disease prevention is critically important. Fortunately, heart disease awareness is on the rise but prevention remains very important. Heart disease is the leading killer of women and many are at risk at increasingly younger ages.

Even with increased awareness, 80 percent of midlife women (ages 40 -60) still have one or more of the risk factors—high blood pressure, high cholesterol, overweight/obesity, physical inactivity, diabetes, and smoking. Sixty percent of younger women, ages 20-39, have one or more of these risk factors. Recent data show high rates of overweight/obesity in younger women, which may lead to higher rates of heart disease in later years.

Although overall heart disease deaths in women have gone down, the death rate in young women increases threefold between the third and fourth decade of life. This suggests that the late 20s and early 30s is a critical time for women to take action to reduce their risk.

Statistics show that heart disease risk factors are subject to a multiplier effect. This means that having even one risk factor, such as high blood pressure, can double a woman's chance of developing heart disease. Two risk factors, such as overweight and high blood pressure, increase risk fourfold, and having three or more risk factors increases risk tenfold.

Women can prevent heart disease by reducing their risk and following a heart-healthy lifestyle. An annual physical can provide a risk factor numbers check—blood pressure, cholesterol, body mass index, and, if appropriate, blood glucose—and the opportunity to discuss physical activity levels and smoking to develop a personal plan to reduce their risk. Such a plan would incorporate heart healthy eating, getting regular physical activity, maintaining a healthy

weight, and not smoking. Regardless of a woman's age, it's never too early or too late to take action.

For more information, go to the NHLBI's website at www.NHLBI.NIH.gov.

Recycling Event

Electric Sunday TV and
Computer Recycling
Sunday, February 27
10 a.m.-3 p.m.

I-66 Transfer Station,
4618 West Ox Rd., Fairfax

For updates, cancellations, and notifications of events, call **703-324-5052**, TTY 711.



**For information on volunteering,
call the Fairfax Area Agency on Aging's
Volunteer Intake Line at
703-324-5406, TTY 711 or go to
[www.fairfaxcounty.gov/dfs/
olderadultservices/volunteer-
solutions.htm](http://www.fairfaxcounty.gov/dfs/olderadultservices/volunteer-solutions.htm).**

Inpatient or Outpatient *cont. from p. 1*

you have a Medicare Advantage Plan (like an HMO or PPO), costs and coverage may be different. Check with your plan.

What do I pay as an inpatient?

Medicare Part A (hospital insurance) covers inpatient hospital services. Generally, this means you pay a one-time deductible for all of your hospital services for the first 60 days you are in the hospital. Medicare Part B (medical insurance) covers most of your doctor services when you are an inpatient. You pay 20% of the Medicare-approved amount for doctor services after paying the Part B deductible.

What do I pay as an outpatient?

Medicare Part B covers outpatient hospital and doctor services. Generally, this means you pay a copayment for each individual outpatient hospital service. This amount may vary by service. **Note:** The copayment amount for a single outpatient hospital service cannot be more than the inpatient hospital deductible. In some cases, your total copayment for all services may be more than the inpatient hospital deductible. Part B also covers most of your doctor services when you are a hospital outpatient. You pay 20% of the Medicare-approved amount after the Part B deductible. Generally, the prescription and over-the-counter drugs you get in an outpatient setting like an emergency department (sometimes called self-administered drugs) are not covered by Part B. If you have Medicare Part D prescription drug coverage, these drugs may be covered under certain circumstances. You will likely need to pay out-of-pocket for these drugs and submit a claim to your drug plan for a refund. Call your plan for more information.

For more detailed information on how Medicare covers hospital services, including premiums, deductibles, and copayments, go to www.medicare.gov to view the *Medicare & You* handbook. You also can call **1-800-MEDICARE (1-800-633-4227)**, TTY 1-877-486-2048.

REMEMBER: Even if you stay overnight in a regular hospital bed, you might be an outpatient. Be sure to ask the doctor or hospital.

How would my hospital status affect the way that Medicare covers care I get in a skilled nursing facility (SNF)?

Medicare will only cover care you get in an SNF if you first have a “qualifying hospital stay.” A qualifying hospital stay means you’ve been a hospital inpatient for at least 3 days in a row (counting the day you were admitted as an inpatient, but not counting the day of your discharge). If you don’t have a 3-day inpatient hospital stay, ask if you can get care after your discharge in other settings (like home health care) or if any other programs (like Medicaid or Veterans’ benefits) can cover your SNF care. Always ask your doctor or hospital staff if Medicare will cover your SNF stay.

How would a hospital’s observation services affect my SNF coverage?

Your doctor may order observation services—tests or services that are being done while a decision is made regarding whether a patient will require further treatment as an inpatient or if they are able to be discharged.

During the time you are getting observation services in the hospital, you are considered an outpatient. This means you cannot count this time towards the 3-day inpatient hospital stay needed for Medicare to cover your SNF stay.

Remember: An inpatient admission begins the day you are formally admitted to the hospital with a doctor’s order. That date is your first inpatient day. The day you are discharged does not count as an inpatient day.

For more information about how Medicare covers care in an SNF, go to www.medicare.gov to view the booklet, *Medicare Coverage of Skilled Nursing Facility Care*.

Inpatient or Outpatient *cont. from p. 4*

As a person with Medicare, you have the right to all of the following:

- Have your questions about Medicare answered;
- Learn about all of your treatment choices and participate in treatment decisions;
- Get a decision about health care payment or services, or prescription drug coverage;
 - Get a review (appeal) of certain decisions about health care payment, coverage of services, or prescription drug coverage;
- File complaints (sometimes called grievances), including complaints about the quality of your care.

For more information about your rights, the different levels of appeals, and Medicare notices, go to www.medicare.gov to view the booklet, *Your Medicare Rights and Protections*. You also can call 1-800-MEDICARE (1-800-633-4227), TTY 1-877-486-2048.

Where can I get more help?

For more information on Part A and Part B coverage, read your *Medicare & You* handbook, or call **1-800-MEDICARE (1-800-633-4227)**, TTY 1-877-486-2048. For assistance with Medicare, Medicaid, or medical claims or for assistance explaining long-term care insurance options, call Fairfax County's Virginia Insurance Counseling and Assistance Program (VICAP) at **703-324-5851**, TTY 711 or go to www.fairfaxcounty.gov/dfs/olderadultservices. VICAP would like to hear from you if you have had experiences with observation services, including issues stemming from the lack of notice and the inability to use existing appeals processes.

For more information about coverage of self-administered drugs, view the publication, *How Medicare Covers Self-Administered Drugs Given in Outpatient Settings* at www.medicare.gov.

To ask questions or report complaints about the quality of care or the quality of life in a nursing home, call the Northern Virginia Ombudsman Program at **703-324-5861**, TTY 711.

Tax Relief *cont. from p. 1*

Up to \$6,500 may be subtracted from the total combined income calculation for each relative (other than the applicant's spouse) residing in the household. Also, up to \$7,500 of the income of an applicant who has permanent and total disabilities may be excluded. The applicant may have a net asset limit of \$340,000 (not including the value of the home, its furnishings, and up to one acre of land).

Returning applicants must file before April 1. Applications will be accepted based on hardship and for first-time filers through December 31, 2011.

Qualified taxpayers also may be eligible for car tax and rent relief.

For more information including tax relief requirements for people with disabilities or for tax relief applications, contact the Fairfax County Department of Tax Administration, 12000 Government Center Parkway, Suite 223, Fairfax, 22035; call **703-222-8234** (TTY 711), Monday - Friday, 8 a.m. to 4:30 p.m.; or go to www.fairfaxcounty.gov/dta and click on Tax Relief under the Real Estate heading.

Northern Virginia Senior Softball

Northern Virginia Senior Softball seeks players for fun, fitness, and fellowship, playing two slow-pitch 7-inning softball games Tuesday & Thursday mornings on Fairfax County fields. The season is from April 12-August 11. There are 26 teams organized into three skill-level conferences.

Players, whose average age is 66, are assigned to a team at their skill level by skill assessment, not a tryout.

Get into softball playing shape in the NVSS Indoor Conditioning Program February 15-April 8. The Esprit de Corps Tournament is offered for members who served in the military.

Join now! For more information, call Dave at **703-524-5576** or Paul at **703-323-7878**. Visit their website at www.nvss.org.



ESTATE PLANNING

Preparing Your Estate

by David A. Fontanella, Attorney

Question: I have an appointment with my attorney for preparation of a will and I know she will ask me a lot of questions. How should I prepare for this?

Answer: This part of estate planning requires some homework on your part and some decision making before your appointment. Your attorney may want to discuss the following subjects:

1. First, who will be your beneficiaries? For married couples, designating beneficiaries often results in the conventional bequest to surviving spouse and children. In some cases, a will contract may be appropriate because the provisions in a reciprocal will may be changed in a new will by the surviving spouse. If you have been divorced and remarried, be prepared to explain this to your attorney so appropriate language may be drafted to protect all parties. In such cases, it is not uncommon for parties to use two different attorneys for estate planning.

2. Designating the executor and an alternate is usually not difficult for a person with children. For a single person without children, however, it may be a challenge to come up with this second person to serve as the alternate executor. Think about it before visiting your attorney. Remember, if the beneficiaries are also the executors, you may avoid probate accounting.

3. Prepare an inventory of bank accounts, government bonds, stock and mutual fund holdings, partnership and business interests, and real estate. This list should include real estate and high value items of tangible personal property such as objects of art, antiques, stamp and coin collections, and automobiles. Provide a current valuation for all of these assets.

4. List current liabilities including loans, mortgages, and debts.

5. List retirement accounts, pensions, IRAs, and 401(k) accounts.

6. List life insurance policies by face value and beneficiary.

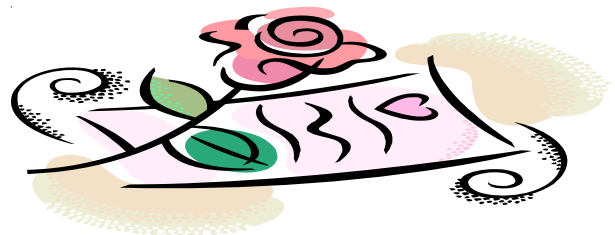
7. If you live in an assisted living facility in which you have made an investment, state the nature and value of your interest.

8. If a beneficiary is entitled to state or federal aid due to a physical or mental disability, this should be reported to your attorney. A special needs provision may be written into your will so that the entitlement will not be compromised by a bequest.

9. Identify any asset that would transfer by operation of law, such as joint accounts with survivorship or POD (Payable on Death) or TOD (Transferrable on Death) accounts. These accounts would not be part of your probate estate, but are part of your estate plan.

10. Finally, be sure you understand the language in your will. Request a draft of the will and carefully review it. While there is a certain amount of "legalese" in any will, be sure to question anything you do not understand.

NOTE: This article is not intended as legal advice and no one should rely upon it without consulting legal counsel. If you have an estate planning question you would like to see answered in this column, please e-mail David Fontanella at fontane@cox.net or call him at 703-317-1927.



Join a Senior Center—Let the Fun Begin!

Fairfax County residents age 55 and over may join any of the 13 senior centers sponsored by the Department of Neighborhood and Community Services. There is an annual membership fee (for information, visit the website at www.fairfaxcounty.gov/rec; call **703-324-5530**, TTY 711; or e-mail DCRS-Seniors@fairfaxcounty.gov).

Senior centers offer classes, health and wellness programs, computer/Internet access, trips and tours, and opportunities to socialize with others and stay connected with your community. Lunch is available with a suggested donation between \$2 and \$6 based on age and income. Lunch reservations must be made at least 1 day in advance. Transportation may be available by Fastran bus at a nominal charge. Call your nearest senior center for information.

The City of Fairfax (www.fairfaxva.gov) and the City of Falls Church (www.fallschurchva.gov) also sponsor senior centers and have their monthly schedules online.

Bailey's

Bailey's Community Center
5920 Summers Lane
Bailey's Crossroads, VA 22041
703-820-2131, TTY 711

Groveton+

South County Govt. Center
8350 Richmond Hwy, #325
Alexandria, VA 22309
703-704-6216, TTY 711

Herndon+

873 Grace Street
Herndon, VA 20170
703-464-6200, TTY 711

Hollin Hall

1500 Shenandoah Road
Alexandria, VA 22308
703-765-4573, TTY 711

James Lee+

James Lee Community Center
2855-A Annandale Road
Falls Church, VA 22042
703-534-3387, TTY 711

Kingstowne

6488 Landsdowne Center
Alexandria, VA 22315
703-550-0134, TTY 711

Lewinsville+

1609 Great Falls Street
McLean, VA 22101
703-442-9075, TTY 711

Lincolnia+

4710 North Chambliss St.
Alexandria, VA 22312
703-914-0223, TTY 711

Little River Glen+

4001 Barker Court
Fairfax, VA 22032
703-503-8703, TTY 711

Lorton+

7722 Gunston Plaza
Lorton, VA 22079
703-550-7195, TTY 711

Pimmit Hills

7510 Lisle Avenue
Falls Church, VA 22043
703-734-3338, TTY 711

Sully+

5690 Sully Road
Centreville, VA 20124
703-322-4475, TTY 711

Wakefield

Audrey Moore RECenter
8100 Braddock Road
Annandale, VA 22003
703-321-3000, TTY 711

Other Locations for Senior Activities/Meals

City of Fairfax Senior Center

4401 Sideburn Road
Fairfax, VA 22030
703-359-2487

City of Falls Church Senior Center

223 Little Falls Street
Falls Church, VA 22046
703-248-5020

David R. Pinn Community Center

10225 Zion Drive
Fairfax, VA 22032
703-250-9181

Gum Springs Community Center

8100 Fordson Road
Alexandria, VA 22306
703-360-6088

Huntington Community Center

5751 Liberty Drive
Alexandria, VA 22303
703-960-1917

Korean Central Senior Center

Open Tuesdays & Fridays
8526 Amanda Place
Vienna, VA 22180
703-303-3939

+ Indicates a facility with a Senior+ program

Special Needs Registry

The Fairfax County Office of Emergency Management operates a Special Needs Registry that contains the names and address of individuals with medical needs or health conditions who cannot manage independently in a general shelter or evacuation center. It is an emergency preparedness tool that will be used by Fairfax County to communicate with people with medical needs for emergency planning purposes and during actual emergencies for evacuation and sheltering. The registry may be used for any emergency requiring evacuation such as floods, hurricanes, hazardous material spills, and gas leaks. The registry is voluntary and all information collected will be kept confidential and stored on secure Fairfax County servers.

The information collected will only be shared with Fairfax County agencies and partner agencies and organizations to improve their ability to serve and will not be available to the public.

Fairfax County defines a person with medical needs as a person who has a high-risk health condition that is either temporary or chronic who cannot manage for themselves in a shelter or evacuation center and will require assistance in performing the activities of daily living and/or will require care for and the monitoring of a health condition. For example: people with mobility impairment; people with a condition that makes them dependent on electricity; people with medical conditions that will require additional support during emergencies.

How Does the Medical Needs Registry Work?

Individuals with medical needs and their caregivers register using the online form or by completing and mailing a Medical Needs Registry form. After registering, the individual or their caregiver will be contacted by a representative of the Office of Emergency Management to verify the information submitted. After the information has been verified and the individual

is found to be eligible for the registry, it will be entered into a database. To keep the registry current, each registrant or their caregiver will be contacted annually to determine their interest in remaining on the registry. The Medical Needs Registry will be used to generate reports that will be used during an emergency by first responders, shelter managers, and transportation professionals to address the needs of people with medical needs. These reports will be used to identify and coordinate medical needs, shelter locations, and transportation routes.

Who is Eligible for a Medical Needs Shelter?

All medical needs registrants, as well as anyone who requires assistance in performing activities of daily living (bathing, dressing, feeding, toileting and/or transferring) and/or care for and monitoring of health conditions, is eligible for a Medical Needs Shelter. Individuals who require access to electricity to maintain or treat a health condition also are eligible. Only individuals with medical needs and their caregivers, dependent children, and service animals will be admitted to medical shelters. Minor children will be permitted to stay in a Medical Needs Shelter with their parent(s) or guardian(s) who are residing there. Household pets will be transported with their owners to medical shelter sites and will be sheltered at an alternate site.

What Do Medical Shelters Provide?

Medical shelters provide staff, access to electricity, food, and cots. During an emergency, resources can be limited; therefore, it is important to think of shelters as a last resort, and you should have contingency plans in place for times of emergency—such as staying with friends or relatives or in a motel.

Am I Eligible for the Medical Needs Registry?

If you are not sure of your eligibility for the Medical Needs Registry, you are encouraged to

Cont. p. 15

AARP Driver Safety Classes

The classes discuss the aging effects on the maturing driver, provide an opportunity to identify individual problem areas, and present strategies for safer driving. There are no tests. Some insurers recognize class completion with a 3-year premium discount to attendees 55 and older.

When: Thursday/Friday, February 10-11
9 a.m. –1 p.m.

Where: The Fountains at Washington House
5100 Fillmore Avenue, Alexandria

Cost: \$12 AARP members, \$14 nonmembers. (Bring your AARP card.)

Registration required: 703-845-5075.
Breakfast snacks will be provided.

When: Monday/Tuesday, April 11-12
9 a.m.–1p.m.

Where: The Woodlands Retirement Community,
4320 Forest Hill Drive, Fairfax

Cost: \$12 AARP member, \$14 nonmember
(Bring your AARP card.) Checks only made payable to AARP.

Registration required: 703-667-9800, ext. 4032. Cash lunch menu offered by the Culinary Department.

Fairfax County Sheriff's Office Sponsoring AARP Driver Safety Class

When: Monday/Tuesday, March 21-22,
10 a.m.-3 p.m.

Where: Fairfax County Criminal Justice
Academy, 14601 Lee Road, Chantilly,
20151.

Cost: \$12 AARP members, \$14 nonmembers. (Checks made payable to AARP.)

Registration required: Contact Lieutenant Sonny Cachuela at **703-246-3251** or e-mail bcach1@fairfaxcounty.gov.

Telephone Support Group for Family Caregivers of Older Adults

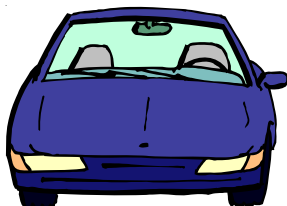
Are you a caregiver who would like to join a support group without having to leave home? Get helpful information, share your experiences, and gain emotional support from others on the telephone.

The support group meets on the second Tuesday of each month, from 7-8 p.m. Below are the topics:

February 8: When Your Loved One Isn't So Loveable.

March 8: Setting Limits and Boundaries in Caregiving.

To register or for more information, go to www.fairfaxcounty.gov/dfs/olderadultservices/caregiver.htm or call **703-324-5484**, TTY 711.



Independent Living Project

Fairfax County's Independent Living Project offers educational programs and yoga classes as part of an effort to help older adults remain independent and continue living at home.

Programs will be held at the Burke Centre Library in Burke on Fridays, January 28-March 11, from 10 a.m. to 12 p.m. **(No program on February 25.)**

Programs include seminars on topics of interest to older adults, yoga for strength and balance, and home visits for safety checks by request. The topic schedule is:

- February 4: Aging Eyes/Aging Ears, Fairfax County Public Library
- February 11: Food Safety, Fairfax County Health Department
- February 18: Services for Older Adults, ElderLink
- March 4: Fire and Fall Prevention, Fairfax County Fire and Rescue
- March 11: Nutrition and Cooking for One or Two, Fairfax Area Agency on Aging.

All events are free and open to adults 60 years of age and older and adults with physical disabilities. Preregistration is required. For more information and to register, call Jennifer Edge at **703-324-7210**, TTY 711, or e-mail Jennifer.Edge@fairfaxcounty.gov.

Dementia Caregivers Support Group

The Shepherd's Center of Fairfax-Burke is offering a new Dementia Caregivers Support Group. The group will meet on the second Tuesday of each month, from 12-1 p.m., beginning February 8, at Lord of Life Lutheran Church, 5114 Twinbrook Rd., Fairfax. Learn and share with others experiencing similar challenges. Contact Eileen Thompson at **703-451-8626** or e-mail eileen.thompson1@gmail.com.

Join the Northern VA Women's Club

Have Fun—Make Friends

The Northern Virginia Women's Club provides enjoyable social activities (bridge, country club luncheons, book discussions, and exploring new restaurants). Call Yvonne at **703-323-0995**.

Looking for DC Residents During World War II

The Graduate School is a nonprofit organization with nearly 90 years of experience providing adult continuing education. They offer a variety of programs in government-based specialties and personal enrichment. They are preparing their 90th anniversary celebration and would like your participation.

Did you live in Washington, DC, during World War II? Do you know someone who did? Were you a "Government Girl" or do you know anyone who was? Did you take any classes at the Department of Agriculture (Graduate School, USDA) during those years? If so, the Graduate School wants to feature your story as part of their 90th anniversary video and print celebration!

For more information or to participate, contact editor@graduateschool.edu or call **202-314-3347**.



Volunteer Opportunities

Elderlink provides affordable care management to older adults. They are looking for an office volunteer who is comfortable using Excel and working with a computer database. For more information, go to <http://www.fairfaxcounty.gov/dfs/olderadultservices/elderlink.htm> or call Volunteer Solutions at **703-324-5406**, TTY 711.

The **Fairfax Area Agency on Aging Meals on Wheels** program needs drivers and/or leadership positions throughout Fairfax County, especially in Annandale, Centreville, Clifton, Falls Church, Lorton, McLean, Tyson's Towers, and Vienna/Oakton/Dunn Loring. Meals are delivered Monday-Friday, between 11 a.m. and 1 p.m. Volunteers may choose to drive weekly, biweekly, monthly, or be a substitute. Call the Volunteer Intake Line at **703-324-5406**; TTY 711, e-mail DFSAAAvolunteer@fairfaxcounty.gov or go to www.fairfaxcounty.gov/dfs/olderadultservices/volunteer-solutions.htm.

Fairfax County Juvenile and Domestic Relations District Court needs volunteers to serve as Supervised Visitation and Exchange Program Aides during evenings and weekends. Aides meet and wait with clients prior to visitation or exchange, escort children to and from the visitation room, monitor time and visitation with the noncustodial parents, and assist to ensure rules of visitation are followed. Volunteers also are needed as administrative assistants in various offices. For more information, call **703-246-2697**, TTY 711.

Fairfax County's Volunteer Solutions needs volunteers in the entire Fairfax County area to provide services, including grocery shopping, transportation, social visiting, and other tasks. There is a particular need for transportation to medical appointments. Volunteers who are bilingual in English and any of the following languages are especially needed to provide transportation or social visiting: Bosnian, Farsi, Spanish, Urdu, and Vietnamese. Call the Volunteer Intake Line at **703-324-5406**, TTY 711.

Hidden Oaks Nature Center is looking for volunteers to be front desk greeters and share the wonders of nature in the afternoons, especially on Saturdays. Assist staff with answering the phone, chatting with visitors, and answering questions about programs. Training is provided. Hidden Oaks is a Fairfax County Park Authority facility located at 7701 Royce St., Annandale. Contact Janis Jeffers at **703-941-1065**, TTY 711, or e-mail Janis.Jeffers@fairfaxcounty.gov.

The **Shepherd's Center of Fairfax-Burke** is seeking volunteers to help drive older adults (over the age of 50) who are unable to drive to their doctor's appointments and to accompany them on grocery shopping trips. Volunteers also are needed to answer the phones in their office and to make friendly visits to isolated older adults. Police screening will be conducted for any new volunteers. For more information, call **703-323-4788**, TTY 711.

To have a volunteer opportunity considered for this column, please e-mail or fax your submission to **Tanya Erway** by the first of the month one month in advance.

E-mail: tanya.erway@fairfaxcounty.gov

Phone: **703-324-5407**

Fax: **703-324-3583**

Like to Play Golf? Join the Burke Lake Seniors Golf Club

If you are 55 or older and like to play golf, join the Burke Lake Seniors Golf Club. There are reserved tee times on Tuesday and Thursday mornings at the par-3 Burke Lake Golf Course. The annual dues for the season—April 1 through October 31—are \$20. The greens fee is extra.

For more information, call Karla at **703-455-5132**.

Getting Ready to Sell Your House

*Provided by Tim Murray, CFP®
CERTIFIED FINANCIAL PLANNER™ Professional*

While most experts see little good news in 2011's housing market, economic downturn is no reason to neglect maintenance on a home or lose sight of future plans to relocate.

The critical issue is planning intelligently for what spending you do now to make sure it's worth your money later. And even if your plan to sell your property is more than a year away, it's not a bad idea to get your finances in order as well. In the coming months, you'll be addressing tax issues, so it's a good time to look at your overall financial picture with a qualified financial planner as well as a trained tax expert.

The October *MacroMarkets Home Price Expectations Survey* doesn't see a meaningful increase in home prices until 2012, though appreciation is expected to go up on average more than 14 percent through 2014.

As you wait for your opportunity, here are some ideas to incorporate in your planning:

Check your credit report and score: If you plan to finance a new property once you sell, it makes sense to lower your debt and clean up any discrepancies in your credit data well in advance of any move into the market. Remember, you are entitled to one free copy of each of the major credit reports in any given year, and you can obtain them from one resource—www.annualcreditreport.com. Avoid all the services with expensive TV commercials calling themselves “free.” If they ask for a credit card number, you are not getting a free report. Also, so you can spot discrepancies and keep a watchful eye on the possibility of ID theft throughout the year, stagger your receipt of your reports from Equifax, Experian, and TransUnion (the major credit ratings agencies) at different points during the year.

Get a home inspection: Go through local channels—lenders, friends, real estate professionals you trust—to find a licensed home in-

spector who can look over your property and help you develop a list of potential repairs and upgrades that you can do economically given that you'll have months before you put the property up for sale. Checking your home's structure—roof, foundation, windows, etc., as well as its mechanical parts—heating/AC, installed appliances, plumbing—can give you an early warning system for expensive repairs that a prospective buyer's inspector would find anyway. Try now to make sure there are no problems that will kill a deal later.

Ask a trusted broker for advice: Structural experts can determine whether your home is working properly—real estate brokers may or may not be equally expert at spotting these flaws. But generally, they can be trusted on matters of appearance, whether the grounds around the home are well maintained as well as whether the home's interior is inviting to the eye of potential buyers.

Don't overinvest in improvements: In the 1990s, spending \$40,000 on a kitchen in many neighborhoods could recover that amount of money and more in the final sales price. In today's market, those payoffs are a distant memory. Experienced brokers generally do a good job steering you away from overpaying for improvements, but there are other resources to double-check the spending you're planning to do. *Remodeling Magazine's* latest Cost vs. Value report provides estimates on specific projects by region, including projections on cost recoupment.

Appeal your property taxes: If you've never appealed your property taxes before or have not done so in many years, do so when your appeals period is open. Lowering your taxes as much as possible may help make your property more salable.

Declutter and don't re clutter: Start making a list of items you might donate—furniture, clothing, household items, etc. Make sure they're in good

Cont. p. 13

Getting Ready to Sell *cont. from p. 12*

condition and if you're having trouble setting a value, check on eBay or other auction sites to see if you're being fair to yourself while not drawing the attention of the taxman.

*Source: This column is produced by the Financial Planning Association, the membership organization for the financial planning community, and is provided by: Tim Murray, CFP®, an independent CERTIFIED FINANCIAL PLANNER™ Professional with Murray Financial, Inc. in Chantilly, VA, an independent financial planning firm providing fee-based (e.g., commission-free) investment advice. Tim offers a complimentary initial consultation by phone and follow-up consultations on an hourly basis. He may be reached by phone at **703-810-8424**, on the web at www.MurrayFinancial.com, or by e-mail at TimMurray@MurrayFinancial.com.*

Shepherd's Center of Annandale/Springfield

Easy Does It Yoga

The Shepherds's Center of Annandale/Springfield is offering Easy Does it Yoga classes for seniors at the John Calvin Presbyterian Church, 6531 Columbia Pike, Annandale. The class meets on Wednesdays, February 2 -March 16, from 9:30-10:30 a.m. The cost is \$10.

For more information, contact the Shepherd's Center office at **703-941-1419** or e-mail shepherdscas@vacoxmail.com.

Play Scrabble!

The Woodlands Retirement Community, located at 4320 Forest Hill Drive in Fairfax, invites you to join them for Scrabble on Mondays at 7 p.m. Free. Bring your own board. To RSVP, call Karen at **703-667-9800**.

George Mason University's Genetics of Cognition Research Group is looking for healthy volunteers, 40 years of age or older, to participate in a study on cognitive aging. Testing sessions range from 1-3.5 hours and involve tasks of attention and memory. Participants are compensated at a rate of \$15/hr in addition to paid parking on campus. For more information, call **703-993-9491** or e-mail coglab@gmu.edu.

VDOT Establishes Statewide Public Hotline

Drivers on Virginia roads now have another resource. The Virginia Department of Transportation (VDOT) has established a new customer service line that will be staffed 24 hours a day. The tollfree number is **1-800-FOR-ROAD (1-800-367-7623)**.

The new phone line will allow residents to report dangerous situations they might come across, as well as ask other transportation-related questions, but they should still call 511 to learn about road conditions. VDOT says the call center's staff takes up to 1,000 calls per day.

For more information, visit VDOT's website at www.virginiadot.org.

February Gardening

by Joe Belsan

Take the gloom out of February and snip some branches of forsythia or dogwood and bring them indoors to force blooming. Make the cut just below a leaf node and immediately put them in room temperature water. It will take a couple of weeks, so be patient and change the water every other day with warm water.

This year for Valentines Day instead of cut flowers, give a live plant, like an Azalea, Cyclamen, or for the office occupier, an African Violet. They will last longer.

You've had plenty of time by now to peruse the seed catalogues and plan on what you're going to plant this year. Don't forget that resolution I noted in last month's issue about not trying to plant the whole catalogue. I always end up getting one or two of the new introductions just to see if they are all they're cracked up to be, and they usually are.

February also is the month to start the cool weather crops like onions, leeks, celery, and flowers like pansies and impatiens. Start them in a warm place and then move the seedlings to a cool area with good light, either a south window or under a fluorescent light. Keep the light about 2-3" above the seedlings and move the light accordingly so that it's always 2-3" above. Pinch the plant to produce a bushier effect and reduce the problem of straggly growth.

This is the month that I also start potato plants—buy only organically grown spuds to ensure sprouting of eyes. Many potatoes are treated with a chemical to inhibit growth of eyes. You can find a great selection now at local markets. They also are available through catalogues, but they often are sold in large quantities. You also can check at some of the local farmer's markets that are open year round. I put the potato plants on a paper plate and put them in a dark cool place in the basement. In approximately 3-4 weeks they will sprout. I plant them in a wash basin and cover them with straw, not soil, adding more straw as the plant

grows. When it's time to harvest, I remove the straw and the potatoes are on the soil surface and I don't have to dig for them. I recently read about growing potatoes in a bag and the author suggested using the reusable plastic grocery bags instead of the ones sold at gardening supply shops. They are cheaper and just as effective. Usually, the last chances of frost in Fairfax County are April 20-30, so plan the planting of your tomato, pepper, and eggplant seeds accordingly.

I cleaned the berry patch and learned something in the process. I put down a layer of composted horse manure, then covered it with black and white newspaper. Then I covered the paper with the shredded leaves I saved from the fall. I didn't have enough leaves to finish the job and remembered that there is always a mound of mulch at the Woodburn Road public garden area. There are seven locations in Fairfax County where you can obtain either shredded leaf or double shredded wood mulch. The best part is it's free! Call **703-324-5995** for the locations.

I brought my bay leaf plants, lavender, basil, and a favorite brugmansia that are not cold tolerant inside and ended up with a bug problem. I mixed a tablespoon of dish soap (the type without a bacteria killer) in a gallon of water, and then put the mix in a bucket and gave the plant a "bath." That killed off the bugs. The soap coats the bugs and kills them. I'll repeat this in a week or so to kill off the eggs and rest comfortably until spring when I can put them back outside. You can use canola oil in the same ratio as well. These methods are much more economical than buying commercial insecticidal soap. You also can spray this mixture on plants bothered by aphids and mites but make sure to spray the underside of the leaves.

The end of the month also is a good time to do some pruning. Don't prune spring flowering plants until they've bloomed and try to keep the pruning to no more than 15% of the plant, 30% for larger specimens.

Until next month, happy gardening!



Ask an Expert: Questions & Answers

Provided by SeniorNavigator

To ask an expert about your aging concerns, visit www.seniornavigator.org.

Topic: Starting an Exercise Program

Question: One of my New Year's resolutions is to exercise more. I am 63-years-old and used to be very physically active, but over the last few years have not done much activity at all. How should I start and is there anything I need to be aware of before I start this new healthy behavior?

Answer: Congratulations on wanting to make a new healthy lifestyle change in the new year! Making New Year's Resolutions can work as a motivator for some people, but it is important that you ease into an exercise program, especially if you haven't exercised in six months or more.

Your first step should be to check-in with your doctor or another member of your medical team. You'll want to discuss your current health conditions to decide what forms of activity are right for you and you should find out if any of your medications (prescribed or over-the-counter) will impact the amount you can exercise.

Once you've checked in with your medical team, you should do some goal setting. You'll want to choose the following:

- the type of physical activity you want to do;
- the clothes and items you'll need to get ready;
- the days and times you'll add activity;
- the length of each session;
- your plan for warming up, stretching, and cooling down for each session;
- a backup plan, such as where you'll walk if the weather is bad;
- your measures of progress.

It also may be helpful to you to keep track of your physical activity. Visit SeniorNavigator's newest resource—The Aging Well: Healthy Choices Solution Center—to access online tools for tracking several health behaviors, including physical activity. You can access the Solution Center at www.srnav.org/solutioncenter/healthlocator.aspx.

Remember that changing your health behaviors takes time! Be patient and reward even small successes. Have a happy and healthy New Year!

Medical Needs Registry *cont. from p. 8*

register. After submission of the application, you will be contacted by the Office of Emergency Management for verification. You will be contacted annually to confirm your need for the program, but you will not need to complete a form each time.

How do I Register?

- Use the online form found at www.fairfaxcounty.gov/specialneeds.
- Download, complete, and mail the form.

If you have questions or need further information, call the Medical Registry office at **703-324-9000**, TTY 703-324-9001.

Health Insurance Questions?
Call the Virginia
Insurance Counseling &
Assistance Program (VICAP) at
703-324-5851, TTY 711.

COMMUNITY CALENDAR

February 4. 1:30-2:30 p.m. Basic Gardening: Spring Maintenance. Master Gardeners will show you everything you need to do in early spring, including cutting back, cleaning up, edging, weeding, planting, mulching, watering, fertilizing, and top dressing. \$10. Green Spring Gardens, 4603 Green Spring Rd., Alexandria. Register online at www.fairfaxcounty.gov/parks/gsgp/education.htm (program code: 290 188 4901) or call **703-642-5173**.

February 5. 11 a.m.-5 p.m. 4th Annual McLean Jewelry Showcase. This juried show will feature a variety of quality handmade jewelry collections and designs by jewelers from around the region. McLean Community Center, 1234 Ingle-side Ave., McLean. Call **703-790-0123**.

February 8. 2-4 p.m. Great Roundtable Discussion. Topic is U.S. National Security. How has our national security agenda evolved since 9/11 and how is it shaping the American way of life? Reading material for the topic may be picked up at the information desk prior to the event. Reston Regional Library, 11925 Bowman Towne Dr., Reston. Call **703-689-2700**.

February 15. 1 p.m. Mt. Vernon Genealogical Society's program, Records of the Civilian Conservation Corps, presented by certified genealogist, Charles Mason, Jr. Hollin Hall

Senior Center, 1500 Shenandoah Rd., Alexandria. Call Harold McClendon at **703-360-0920**.

February 16. 1:30 p.m. The Mechanics of Alzheimer's Disease. Neuropsychology Associates of Fairfax will discuss the disease process and brain deterioration, as well as some of the tests that can be used to properly diagnose and assess the progression of Alzheimer's disease and other dementias. Free. Alzheimer's Family Day Center, 2812 Old Lee Highway, Suite 210, Fairfax. Call **703-204-4664**.

February 16. 9:30-11 a.m. Alexandria Mount Vernon Antiques Club. Gene Seevers, a member of the Pewter Collectors of America, will speak on pewter history and show items from his extensive collection. You may bring your own pewter items for display and discussion. Free. Hollin Hall Senior Center, 1500 Shenandoah Rd., Alexandria. Call Ann Connell at **703-360-4979**.

February 26. 8 p.m. Movie Mania. Lights, camera, action! Classic tunes from some of Tinseltown's classic films. \$15/ adults, \$9/ seniors, under 18/ free. W.T. Woodson High School, 9525 Main St., Fairfax. Call Jeanne Mellish at **703-757-0220** or go to info@fairfaxband.org.

February 26. 9 a.m.-1 p.m. 5th Annual Indoor Spring Flea

Market at Green Acres. Rain or shine. Free. City of Fairfax Senior Center, 4401 Sideburn Rd., Fairfax. Call **703-359-2487**.

Note: TTY number is 711 for all events.

Tennis, Anyone?

The Fairfax County Golden Racquets Club invites men and women age 55 and above to play indoor and outdoor doubles year-round on weekdays.

Annual membership is \$15 plus a share of daytime court fees when playing indoors. For information, call **703-620-9028** or visit www.goldenracquets.org.

